

WAUKESHA BANKSHARES, INC.

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 2756776	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$128	\$132	2.7%		
Loans	\$78	\$74	-5.0%		
Construction & development	\$4	\$3	-11.1%		
Closed-end 1-4 family residential	\$45	\$38	-14.4%		
Home equity	\$3	\$3	-6.8%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-22.8%		
Commercial & Industrial	\$8	\$7	-9.5%		
Commercial real estate	\$15	\$15	-0.8%		
Unused commitments	\$8	\$8	-1.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$8	\$9	13.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$21	\$21	3.4%		
Cash & balances due	\$4	\$5	30.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$17	\$3	-82.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$16	\$4	-77.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$113	\$117	3.1%		
Deposits	\$112	\$107	-4.9%		
Total other borrowings	\$0	\$9			
FHLB advances	\$0	\$9			
Equity					
Equity capital at quarter end	\$15	\$15	-0.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.1%	10.2%	--		
Tier 1 risk based capital ratio	14.9%	16.3%	--		
Total risk based capital ratio	16.0%	17.3%	--		
Return on equity ¹	-2.0%	3.8%	--		
Return on assets ¹	-0.2%	0.4%	--		
Net interest margin ¹	3.7%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	62.2%	105.6%	--		
Loss provision to net charge-offs (qtr)	57.9%	27.2%	--		
Net charge-offs to average loans and leases ¹	3.5%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.9%	1.8%	0.4%	0.4%	--
Home equity	0.9%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	1.7%	5.7%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	1.7%	1.1%	0.9%	0.2%	